

Claims

What is claimed is:

1. An anonymous pre-paid payment system comprising:
 - a) a payment card corresponding to a pre-paid account to be debited;
 - 5 b) an account number assigned to said card and account;
 - c) an anonymous name assigned to said card;
 - d) an expiration date assigned to said card; and
 - e) a purchase verification processor for processing the account number to debit a purchase amount from the pre-paid account, wherein said purchase verification processor includes a credit card processing network.
- 10 2. The anonymous pre-paid system of claim 1 further comprising a mailing address selected by a cardholder to be assigned to the account.
3. The anonymous pre-paid payment system of claim 2 further comprising a magnetic strip encoded with the account number for processing by the verification processor during a purchase transaction.
- 15 4. The anonymous pre-paid payment system of claim 1 further comprising a magnetic strip encoded with the account number for processing by the verification processor during a purchase transaction.
5. The anonymous pre-paid payment system of claim 1 wherein said purchase 20 verification processor processes the expiration date during a purchase transaction.
6. The anonymous pre-paid payment system of claim 5 wherein said purchase verification processor processes the anonymous name during a purchase transaction.
- 25 7. The anonymous pre-paid payment system of claim 1 further comprising a security code assigned to said card for account activation by a card holder.
8. The anonymous pre-paid payment system of claim 7, wherein said security code may be changed by a card holder.
9. The anonymous pre-paid payment system of claim 1, wherein said purchase 30 verification processor processes a security code entered by a card holder during a purchase transaction.

10. The anonymous pre-paid payment system of claim 9 further comprising a magnetic strip encoded with the account number for processing by the verification processor during a purchase transaction.

11. A method for an anonymous purchase transaction comprising:

5 a) providing a debit account with a pre-determined balance;

 b) providing a pre-paid payment card with an account number corresponding to said account, wherein said payment card includes an expiration date and an anonymous name;

 c) providing a security code associated with the debit account;

10 d) receiving a purchase amount request to debit said account;

 e) verifying the purchase amount request over a credit card processing network; and

 f) debiting the purchase amount request from the balance.

12. The method of claim 11 further comprising verifying the purchase amount request with the security code.

15. The method of claim 12 wherein said account information includes a card holder designated mailing address.

13. The method of claim 11 wherein said account information includes a card holder designated mailing address.

14. The method of claim 15 wherein said security code may be changed by a card holder.

20 15. The method of claim 11 further comprising receiving said security code to activate said card and account.

 16. The method of claim 16 further comprising verifying the purchase amount with the security code.

25 17. The method of claim 17 further comprising deleting account information associated with said account based on pre-determined criteria.

 18. The method of claim 11 further comprising deleting account information associated with said account based on pre-determined criteria.

 19. The method of claim 13 further comprising deleting account information associated with said account based on pre-determined criteria.

30 20. The method of claim 15 further comprising deleting account information associated with said account based on pre-determined criteria.

21. The method of claim 15 wherein said account information includes a card holder designated mailing address.

22. A method for an anonymous purchase transaction comprising:

5 a) providing a debit account with a pre-determined balance;

 b) providing a pre-paid payment card with an account number corresponding to said account, wherein said payment card includes an expiration date and an anonymous name;

 c) receiving a purchase amount request to debit said account;

10 d) verifying the purchase amount request over a credit card processing network; and

 e) debiting the purchase amount request from the balance.

23. The method of claim 22 further comprising verifying the purchase amount request with a security code.

15 24. The method of claim 23 wherein said account information includes a card holder designated mailing address.

 25. The method of claim 22 wherein said account information includes a card holder designated mailing address.

 26. The method of claim 22 further comprising deleting account information associated with said account based on pre-determined criteria.